

Amendments to the Claims:

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

1. (Previously Presented) A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements, the method comprising:
 - enabling a user to enter personalized transaction identification information about a transaction using an input device;
 - storing the personalized transaction identification information in a data store maintained by a host;
 - accessing the personalized transaction identification information from the data store;
 - accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the host; and
 - matching the personalized transaction identification information with the online banking transaction information.
2. (Previously Presented) The method of claim 1 wherein enabling the user to enter the personalized transaction identification information comprises enabling the user to enter the personalized transaction identification information contemporaneously with the transaction.
3. (Previously Presented) The method of claim 1 wherein enabling the user to enter the personalized transaction identification information comprises enabling the user to enter the personalized transaction identification information subsequent to the transaction.
4. (Original) The method of claim 1 wherein the input device comprises a keypad.

5. (Original) The method of claim 1 wherein the input device comprises a PDA.
6. (Previously Presented) The method of claim 1 further comprising transferring the personalized transaction identification information from the input device to the host using a transfer protocol.
7. (Original) The method of claim 6 wherein the transfer protocol comprises infrared (IR) beaming.
8. (Original) The method of claim 6 wherein the transfer protocol comprises a synchronizing method.
9. (Original) The method of claim 1 wherein the personalized transaction identification information comprises at least one of a description of a purchase, a check number, and an amount.
10. (Canceled)
11. (Previously Presented) The method of claim 1 wherein matching the personalized transaction identification further comprises generating audit data, the audit data providing a differential value between personalized account balance data corresponding to the personalized transaction identification information and online banking account balance data.
12. (Canceled)
13. (Previously Presented) The method of claim 1 wherein the data store comprises a third party storage facility maintained by a third party and accessing the personalized transaction

identification information comprises accessing the personalized transaction identification information from the third party storage facility through an ISP.

14. (Previously Presented) The method of claim 1 wherein the host comprises an ISP.

15-30. (Canceled)

31. (Previously Presented) A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements, the method comprising:

- enabling a user to specify personalized transaction identification information about a transaction using an input device;

- storing the personalized transaction identification information in a data store local to the user;

- accessing the personalized transaction identification information from the local data store;

- accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the local data store; and

- matching the personalized transaction identification information with the online banking transaction information.

32. (Previously Presented) A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements, the method comprising:

- receiving personalized transaction identification information about a transaction from a user input device;

- storing the personalized transaction identification information in a data store local to the user input device;

- accessing the personalized transaction information from the local data store;

accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the local data store; and matching the personalized transaction identification information with the online banking transaction information.

33. (Canceled)

34. (Previously Presented) The method of claim 9 wherein matching the personalized transaction identification information comprises matching based on check number or purchase amount.

35. (Previously Presented) The method of claim 13 wherein the third party comprises a party other than the user and the bank.

36-38. (Canceled)

39. (Previously Presented) The method of claim 1 wherein accessing online banking transaction information comprises accessing online banking transaction information from a bank data store maintained by a bank that is physically distinct from the host.

40-41. (Canceled)

42. (Previously Presented) The method of claim 31 wherein accessing online banking transaction information comprises accessing online banking transaction information from a bank data store maintained by a bank that is physically distinct from the local data store.

43. (Previously Presented) The method of claim 32 wherein accessing online banking transaction information comprises accessing online banking transaction information from a bank data store maintained by a bank that is physically distinct from the local data store.

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44. (Canceled)